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Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Art Unit 3623 Mail Stop Amendment

Re:

U.S. Utility Patent Application

Application No. 09/988,780; Filed: November 20, 2001

For: Method for Risk Assessment and Risk Management (as amended)

Inventors: BLADEN et al. Our Ref: 1984.0010000

Sir:

Transmitted herewith for appropriate action are the following documents:

- 1. Petition for Extension of Time Under 37 C.F.R. 1.136(a);
- 2. Credit Card Payment Form (PTO-2038) in the amount of \$450.00 to cover the two-month extension of time fee;
- 3. Amendment and Reply under 37 C.F.R. §1.111; and
- 4. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

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Commissioner for Patents December 21, 2006 Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Edward J. Kessler Attorney for Applicants Registration No. 25,688

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